

PATENT COOPERATION TREATY

PCT

NOTIFICATION OF ELECTION

(PCT Rule 61.2)

From the INTERNATIONAL BUREAU

To:

United States Patent and Trademark
Office
(Box PCT)
Crystal Plaza 2
Washington, DC 20231
ETATS-UNIS D'AMERIQUE

in its capacity as elected Office

Date of mailing (day/month/year) 06 April 1998 (06.04.98)	
International application No. PCT/NL97/00469	Applicant's or agent's file reference 96.941 WO
International filing date (day/month/year) 15 August 1997 (15.08.97)	Priority date (day/month/year) 16 August 1996 (16.08.96)
Applicant RAADSEN, Ferdinand, Jan, Anton	

1. The designated Office is hereby notified of its election made:

☒ in the demand filed with the International Preliminary Examining Authority on:16 March 1998 (16.03.98)☐ in a notice effecting later election filed with the International Bureau on:2. The election ☒ was☐ was not

made before the expiration of 19 months from the priority date or, where Rule 32 applies, within the time limit under Rule 32.2(b).

The International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland

Facsimile No.: (41-22) 740.14.35

Authorized officer

N. Fischer

Telephone No.: (41-22) 338.83.38

PATENT COOPERATION TREATY

PCT

NOTIFICATION OF THE RECORDING
OF A CHANGE(PCT Rule 92bis.1 and
Administrative Instructions, Section 422)

From the INTERNATIONAL BUREAU

To:

VAN WERMESKERKEN, Stephanie,
Christine
Octrooibureau LIOC B.V.
P.O. Box 13363
NL-3507 LJ Utrecht
PAYS-BAS

Date of mailing (day/month/year) 06 April 1998 (06.04.98)	IMPORTANT NOTIFICATION
Applicant's or agent's file reference 96.941 WO	
International application No. PCT/NL97/00469	International filing date (day/month/year) 15 August 1997 (15.08.97)

1. The following indications appeared on record concerning:		
<input type="checkbox"/> the applicant	<input type="checkbox"/> the inventor	<input checked="" type="checkbox"/> the agent
<input type="checkbox"/> the common representative		
Name and Address VAN WERMESKERKEN, Stephanie, Christine Octrooibureau LIOC B.V. P.O. Box 85096 NL-3508 AB Utrecht Netherlands	State of Nationality	State of Residence
	Telephone No. +31 30 2544610	
	Facsimile No. +31 30 2510765	
	Teleprinter No.	
2. The International Bureau hereby notifies the applicant that the following change has been recorded concerning:		
<input type="checkbox"/> the person	<input type="checkbox"/> the name	<input checked="" type="checkbox"/> the address
<input type="checkbox"/> the nationality		
<input type="checkbox"/> the residence		
Name and Address VAN WERMESKERKEN, Stephanie, Christine Octrooibureau LIOC B.V. P.O. Box 13363 NL-3507 LJ Utrecht Netherlands	State of Nationality	State of Residence
	Telephone No. +31 30 2305020	
	Facsimile No. +31 30 2305030	
	Teleprinter No.	
3. Further observations, if necessary:		
4. A copy of this notification has been sent to:		
<input checked="" type="checkbox"/> the receiving Office	<input type="checkbox"/> the designated Offices concerned	
<input type="checkbox"/> the International Searching Authority	<input checked="" type="checkbox"/> the elected Offices concerned	
<input checked="" type="checkbox"/> the International Preliminary Examining Authority	<input type="checkbox"/> other:	

The International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland Facsimile No.: (41-22) 740.14.35	Authorized officer N. Fischer Telephone No.: (41-22) 338.83.38
---	--

PATENT COOPERATION TREATY

PCT 10 APR. 1998

NOTICE INFORMING THE APPLICANT OF THE
COMMUNICATION OF THE INTERNATIONAL
APPLICATION TO THE DESIGNATED OFFICES

(PCT Rule 47.1(c), first sentence)

From the INTERNATIONAL BUREAU

To:

VAN WERMESKERKEN, Stephanie,
Christine
Octrooibureau LIOC B.V.
P.O. Box 85096
NL-3508 AB Utrecht
PAYS-BAS

Date of mailing (day/month/year)

02 April 1998 (02.04.98)

Applicant's or agent's file reference

96.941 WO

IMPORTANT NOTICE

International application No.

PCT/NL97/00469

International filing date (day/month/year)

15 August 1997 (15.08.97)

Priority date (day/month/year)

16 August 1996 (16.08.96)

Applicant

CHIPTEC INTERNATIONAL LTD. et al

1. Notice is hereby given that the International Bureau has communicated, as provided in Article 20, the international application to the following designated Offices on the date indicated above as the date of mailing of this Notice:
AU,BR,CA,CN,EP,IL,JP,PL,SK,US

In accordance with Rule 47.1(c), third sentence, those Offices will accept the present Notice as conclusive evidence that the communication of the international application has duly taken place on the date of mailing indicated above and no copy of the international application is required to be furnished by the applicant to the designated Office(s).

2. The following designated Offices have waived the requirement for such a communication at this time:
BA,BB,BG,CZ,EA,EE,GE,HU,LT,LV,MK,MX,RO,SG,SI,TR,UA,UZ,YU

The communication will be made to those Offices only upon their request. Furthermore, those Offices do not require the applicant to furnish a copy of the international application (Rule 49.1(a-bis)).

3. Enclosed with this Notice is a copy of the international application as published by the International Bureau on 02 April 1998 (02.04.98) under No. WO 98/13794

REMINDER REGARDING CHAPTER II (Article 31(2)(a) and Rule 54.2)

If the applicant wishes to postpone entry into the national phase until 30 months (or later in some Offices) from the priority date, a demand for international preliminary examination must be filed with the competent International Preliminary Examining Authority before the expiration of 18 months from the priority date.

It is the applicant's sole responsibility to monitor the 18-month time limit.

Note that only an applicant who is a national or resident of a PCT Contracting State which is bound by Chapter II has the right to file a demand for international preliminary examination.

REMINDER REGARDING ENTRY INTO THE NATIONAL PHASE (Article 22 or 39(1))

If the applicant wishes to proceed with the international application in the national phase, he must, within 20 months or 30 months, or later in some Offices, perform the acts referred to therein before each designated or elected Office.

For further important information on the time limits and acts to be performed for entering the national phase, see the Annex to Form PCT/IB/301 (Notification of Receipt of Record Copy) and Volume II of the PCT Applicant's Guide.

The International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland

Authorized officer

J. Zahra

Facsimile No. (41-22) 740.14.35

Telephone No. (41-22) 338.83.38

PCT

REQUEST

The undersigned requests that the present international application be processed according to the Patent Cooperation Treaty.

31. 10. 97

For receiving Office use only	
PCT/NL 97 / 00469	International Application No.
15 AUG 1997	(15. 08. 97) International Filing Date
BUREAU VOOR DE INDUSTRIËLE EIGENDOM P.C.T. INTERNATIONAL APPLICATION	
Name of receiving Office and "PCT International Application"	
Applicant's or agent's file reference (if desired) (12 characters maximum) 96.941 WO	

Box No. I	TITLE OF INVENTION	
	Gift Token	
Box No. II	APPLICANT	
Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (i.e. country) of residence if no State of residence is indicated below.)		<input type="checkbox"/> This person is also inventor.
CHIPTEC INTERNATIONAL LTD. Maduro Plaza Building, Dokweg Willemstad CURAÇAO Netherlands Antilles		Telephone No.
		Facsimile No.
		Teleprinter No.
State (i.e. country) of nationality: NL		State (i.e. country) of residence: NL
This person is applicant for the purposes of: <input type="checkbox"/> all designated States <input checked="" type="checkbox"/> all designated States except the United States of America <input type="checkbox"/> the United States of America only <input type="checkbox"/> the States indicated in the Supplemental Box		
Box No. III	FURTHER APPLICANT(S) AND/OR (FURTHER) INVENTOR(S)	
Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (i.e. country) of residence if no State of residence is indicated below.)		This person is:
RAADSEN, Ferdinand Jan Anton Thelonius Monkpad 16 3069 WP ROTTERDAM The Netherlands		<input type="checkbox"/> applicant only <input checked="" type="checkbox"/> applicant and inventor <input type="checkbox"/> inventor only (If this check-box is marked, do not fill in below.)
State (i.e. country) of nationality: NL		State (i.e. country) of residence: NL
This person is applicant for the purposes of: <input type="checkbox"/> all designated States <input type="checkbox"/> all designated States except the United States of America <input checked="" type="checkbox"/> the United States of America only <input type="checkbox"/> the States indicated in the Supplemental Box		
<input type="checkbox"/> Further applicants and/or (further) inventors are indicated on a continuation sheet.		
Box No. IV	AGENT OR COMMON REPRESENTATIVE; OR ADDRESS FOR CORRESPONDENCE	
The person identified below is hereby/has been appointed to act on behalf of the applicant(s) before the competent International Authorities as:		<input checked="" type="checkbox"/> agent <input type="checkbox"/> common representative
Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)		Telephone No.
VAN WERMESKERKEN, Stephanie Christine Octrooibureau LIOC B.V. P.O. Box 85096 3508 AB UTRECHT the Netherlands		+31 30 2544610
		Facsimile No.
		+31 30 2510765
		Teleprinter No.
<input type="checkbox"/> Mark this check-box where no agent or common representative is/has been appointed and the space above is used instead to indicate a special address to which correspondence should be sent.		

Box No.V DESIGNATION OF STATES

The following designations are hereby made under Rule 4.9(a) (mark the applicable check-boxes; at least one must be marked):

Regional Patent

- ☐ **AP ARIPO Patent:** GH Ghana, KE Kenya, LS Lesotho, MW Malawi, SD Sudan, SZ Swaziland, UG Uganda, ZW Zimbabwe, and any other State which is a Contracting State of the Harare Protocol and of the PCT
- ☒ **EA Eurasian Patent:** AM Armenia, AZ Azerbaijan, BY Belarus, KG Kyrgyzstan, KZ Kazakstan, MD Republic of Moldova, RU Russian Federation, TJ Tajikistan, TM Turkmenistan, and any other State which is a Contracting State of the Eurasian Patent Convention and of the PCT
- ☒ **EP European Patent:** AT Austria, BE Belgium, CH and LI Switzerland and Liechtenstein, DE Germany, DK Denmark, ES Spain, FI Finland, FR France, GB United Kingdom, GR Greece, IE Ireland, IT Italy, LU Luxembourg, MC Monaco, NL Netherlands, PT Portugal, SE Sweden, and any other State which is a Contracting State of the European Patent Convention and of the PCT
- ☐ **OA OAPI Patent:** BF Burkina Faso, BJ Benin, CF Central African Republic, CG Congo, CI Côte d'Ivoire, CM Cameroon, GA Gabon, GN Guinea, ML Mali, MR Mauritania, NE Niger, SN Senegal, TD Chad, TG Togo, and any other State which is a member State of OAPI and a Contracting State of the PCT (if other kind of protection or treatment desired, specify on dotted line)

National Patent (if other kind of protection or treatment desired, specify on dotted line):

- | | |
|---|--|
| <input type="checkbox"/> AL Albania | <input checked="" type="checkbox"/> LV Latvia |
| <input type="checkbox"/> AM Armenia | <input type="checkbox"/> MD Republic of Moldova |
| <input type="checkbox"/> AT Austria | <input type="checkbox"/> MG Madagascar |
| <input checked="" type="checkbox"/> AU Australia | <input checked="" type="checkbox"/> MK The former Yugoslav Republic of Macedonia |
| <input type="checkbox"/> AZ Azerbaijan | <input type="checkbox"/> MN Mongolia |
| <input checked="" type="checkbox"/> BA Bosnia and Herzegovina | <input type="checkbox"/> MW Malawi |
| <input checked="" type="checkbox"/> BB Barbados | <input checked="" type="checkbox"/> MX Mexico |
| <input checked="" type="checkbox"/> BG Bulgaria | <input type="checkbox"/> NO Norway |
| <input checked="" type="checkbox"/> BR Brazil | <input type="checkbox"/> NZ New Zealand |
| <input type="checkbox"/> BY Belarus | <input checked="" type="checkbox"/> PL Poland |
| <input checked="" type="checkbox"/> CA Canada | <input type="checkbox"/> PT Portugal |
| <input type="checkbox"/> CH and LI Switzerland and Liechtenstein | <input checked="" type="checkbox"/> RO Romania |
| <input checked="" type="checkbox"/> CN China | <input type="checkbox"/> RU Russian Federation |
| <input type="checkbox"/> CU Cuba | <input type="checkbox"/> SD Sudan |
| <input checked="" type="checkbox"/> CZ Czech Republic | <input type="checkbox"/> SE Sweden |
| <input type="checkbox"/> DE Germany | <input checked="" type="checkbox"/> SG Singapore |
| <input type="checkbox"/> DK Denmark | <input checked="" type="checkbox"/> SI Slovenia |
| <input checked="" type="checkbox"/> EE Estonia | <input checked="" type="checkbox"/> SK Slovakia |
| <input type="checkbox"/> ES Spain | <input type="checkbox"/> SL Sierra Leone |
| <input type="checkbox"/> FI Finland | <input type="checkbox"/> TJ Tajikistan |
| <input type="checkbox"/> GB United Kingdom | <input type="checkbox"/> TM Turkmenistan |
| <input checked="" type="checkbox"/> GE Georgia | <input checked="" type="checkbox"/> TR Turkey |
| <input type="checkbox"/> GH Ghana | <input type="checkbox"/> TT Trinidad and Tobago |
| <input checked="" type="checkbox"/> HU Hungary | <input checked="" type="checkbox"/> UA Ukraine |
| <input checked="" type="checkbox"/> IL Israel | <input type="checkbox"/> UG Uganda |
| <input type="checkbox"/> IS Iceland | <input checked="" type="checkbox"/> US United States of America |
| <input checked="" type="checkbox"/> JP Japan | <input type="checkbox"/> UZ Uzbekistan |
| <input type="checkbox"/> KE Kenya | <input type="checkbox"/> VN Viet Nam |
| <input type="checkbox"/> KG Kyrgyzstan | <input checked="" type="checkbox"/> YU Yugoslavia |
| <input type="checkbox"/> KP Democratic People's Republic of Korea | <input type="checkbox"/> ZW Zimbabwe |
| <input type="checkbox"/> KR Republic of Korea | |
| <input type="checkbox"/> KZ Kazakstan | |
| <input type="checkbox"/> LC Saint Lucia | |
| <input type="checkbox"/> LK Sri Lanka | |
| <input type="checkbox"/> LR Liberia | |
| <input type="checkbox"/> LS Lesotho | |
| <input checked="" type="checkbox"/> LT Lithuania | |
| <input type="checkbox"/> LU Luxembourg | |

Check-boxes reserved for designating States (for the purposes of a national patent) which have become party to the PCT after issuance of this sheet:

In addition to the designations made above, the applicant also makes under Rule 4.9(b) all designations which would be permitted under the PCT except the designation(s) of _____

The applicant declares that those additional designations are subject to confirmation and that any designation which is not confirmed before the expiration of 15 months from the priority date is to be regarded as withdrawn by the applicant at the expiration of that time limit. (Confirmation of a designation consists of the filing of a notice specifying that designation and the payment of the designation and confirmation fees. Confirmation must reach the receiving Office within the 15-month time limit.)

Box No. VI PRIORITY CLAIM

Further priority claim is indicated in the Supplemental Box ☐

The priority of the following earlier application(s) is hereby claimed:

Country (in which, or for which, the application was filed)	Filing Date (day/month/year)	Application No.	Office of filing (only for regional or international application)
item (1) NL	16 August 1996 (16.08.96)	1003819	
item (2) NL	06 September 1996 (06.09.96)	1003971	
item (3)			

Mark the following check-box if the certified copy of the earlier application is to be issued by the Office which for the purposes of the present international application is the receiving Office (a fee may be required):

☒ The receiving Office is hereby requested to prepare and transmit to the International Bureau a certified copy of the earlier application(s) identified above as item(s): (1) and (2)

Box No. VII INTERNATIONAL SEARCHING AUTHORITY

Choice of International Searching Authority (ISA) (If two or more International Searching Authorities are competent to carry out the international search, indicate the Authority chosen; the two-letter code may be used): ISA / EP

Earlier search Fill in where a search (international, international-type or other) by the International Searching Authority has already been carried out or requested and the Authority is now requested to base the international search, to the extent possible, on the results of that earlier search. Identify such search or request either by reference to the relevant application (or the translation thereof) or by reference to the search request:

Country (or regional Office):

Date (day/month/year):

Number:

Box No. VIII CHECK LIST

This international application contains the following number of sheets:

1. request : 3 sheets
 2. description : 6 sheets
 3. claims : 1 sheets
 4. abstract : 1 sheets
 5. drawings : 1 sheets

Total : 12 sheets

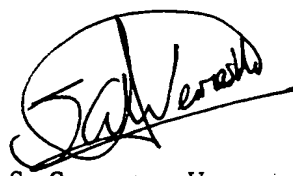
This international application is accompanied by the item(s) marked below:

1. ☐ separate signed power of attorney
 2. ☐ copy of general power of attorney
 3. ☐ statement explaining lack of signature
 4. ☐ priority document(s) identified in Box No. VI as item(s):
 5. ☒ fee calculation sheet
 6. ☐ separate indications concerning deposited microorganisms
 7. ☐ nucleotide and/or amino acid sequence listing (diskette)
 8. ☐ other (specify):

Figure No. 1 of the drawings (if any) should accompany the abstract when it is published.

Box No. IX SIGNATURE OF APPLICANT OR AGENT

Next to each signature, indicate the name of the person signing and the capacity in which the person signs (if such capacity is not obvious from reading the request).



S.C. van Wermeskerken

For receiving Office use only

1. Date of actual receipt of the purported international application:	15 AUG 1997	15.08.97	2. Drawings:
3. Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application:			<input checked="" type="checkbox"/> received:
4. Date of timely receipt of the required corrections under PCT Article 11(2):			<input type="checkbox"/> not received:
5. International Searching Authority specified by the applicant: ISA /	6. <input type="checkbox"/> Transmittal of search copy delayed until search fee is paid		

For International Bureau use only

Date of receipt of the record copy by the International Bureau:

12 SEPTEMBER 1997

(12.09.97)

Cadeaubon.

De onderhavige uitvinding heeft betrekking op een cadeaubon vertegenwoordigende een zekere tegenwaarde inwisselbaar tegen een goed naar keuze omvattende een handzaam
5 lichaam voorzien van een geschikte opdruk.

Cadeaubonnen van de in de aanhef genoemde soort zijn heden ten dage gemeengoed en kunnen daarbij worden onderscheiden naar twee categorieën. De eerste categorie van bekende cadeaubonnen wordt uitgegeven door bepaalde branche-organisaties en is
10 specifiek inwisselbaar tegen een bepaald soort goed. Voorbeelden hiervan zijn de wel bekende boekenbon, platen/CD-bon en dinercheque die louter inwisselbaar zijn tegen respectievelijk een boek, geluidsdrager of diner in een restaurant naar keuze. Daarnaast worden ook cadeaubonnen uitgegeven door of namens warenhuizen, winkelcentra of middenstandsorganisaties waarbij de bon inwisselbaar is tegen een willekeurig goed uit
15 het betreffende warenhuis, winkelcentrum respectievelijk de middenstandsorganisatie.

In alle gevallen is vaak een betrekkelijk omslachtige en kostbare administratieve procedure gebruikelijk om het uitgeven, inwisselen en verzilveren van in het verkeer gebrachte cadeaubonnen in goede banen te leiden. Hiervoor worden vrijwel steeds
20 aanmerkelijke administratieve kosten bij het verzilveren van de bon in rekening gebracht. Zo geeft in Nederland de Nationale Vereniging van Geluidsdragende Detaillisten (NVGD) sinds jaar en dag zogenoemde CD-bonnen uit die inwisselbaar zijn tegen geluidsdragers bij zaken aangesloten bij deze branche-organisatie. Ieder zaak die is aangesloten, kan dergelijke bonnen bestellen bij de NVGD. De NVGD zendt de
25 bonnen aan een beheer/bewaarkantoor, gewoonlijk een bank, waar de winkelier de bonnen kan kopen. De bonnen worden vervolgens voor de aanschafwaarde door de winkeliers in het verkeer gebracht, waarbij dus nog niets wordt verdiend. Bij een besteding van de aangegeven tegenwaarde wordt de bon ingenomen en vervolgens door de ontvangende winkelier aan de NVGD ter declaratie aangeboden. De NVGD keert
30 vervolgens na enige tijd de tegenwaarde van de bon uit onder aftrek van voornoemde administratieve kosten en vernietigt de gebruikte cadeaubon. De tegenwaarde wordt vervolgens door de NVGD bij het beheerkantoor gedeclareerd, waarbij het beheerkantoor de door haar gemaakte administratieve kosten in mindering brengt. Niet

-2-

alleen is deze procedure omslachtig en tijdrovend, ook zal als gevolg van de aan hem in rekening te brengen kosten, een winkelier e.d. in het algemeen minder geneigd zijn de cadeaubon te accepteren bij een besteding die lager ligt dan de tegenwaarde van de bon.

- 5 Met de onderhavige uitvinding wordt onder meer beoogd in een cadeaubon van de in de aanhef genoemde soort te voorzien waaraan deze bezwaren niet althans in aanmerkelijk minder mate kleven.

Om het beoogde doel te bereiken heeft een cadeaubon volgens de uitvinding als
10 kenmerk dat het lichaam een geïntegreerde schakeling omvat, omvattende een elektronisch uitleesbaar en programeerbaar geheugen, bestemd om daarin voornoemde tegenwaarde althans tijdelijk op te slaan op een wijze die compatibel is met een bestaand elektronisch betalingssysteem. Doordat de tegenwaarde bij een dergelijke kaart in een elektronisch geheugen ligt opgeslagen op een wijze die compatibel is met een
15 bestaand elektronisch betalingssysteem, kan de kaart in beginsel zonder bezwaar voor ieder willekeurige besteding worden gebruikt, waarbij het bedrag daarvan eenvoudig van het saldo van de kaart met geïntegreerde schakeling wordt afgeboekt en op de bankrekening van de winkelier wordt bijgeschreven. De voor het gebruik van het elektronische betalingsnet in rekening gebrachte kosten zijn verwaarloosbaar, althans
20 relatief laag, ten opzichte van de administratieve kosten die tot nog toe voor conventionele cadeaubonnen gebruikelijk in rekening worden gebracht. De kaart is na de besteding voor het restant van het saldo beschikbaar voor een volgende aankoop.

In navolgend uitvoeringsvoorbeeld zullen het gebruik van een cadeaukaart volgens de
25 uitvinding nader worden omschreven en daaraan verbonden voordelen naar voren komen. Daarbij zal worden gerefereerd naar een bijbehorende tekening, waarvan Fig. 1 schematisch een opzet toont van een cadeaubonnenstelsel dat gebruik maakt van een uitvoeringsvorm van de cadeaukaart volgens de uitvinding.

De tekening is zoals gezegd zuiver schematisch. Overeenkomstige delen zijn daarin met
30 eenzelfde verwijzingscijfer aangeduid.

De administratieve procedure voor het uitgeven van cadeaubonnen is bij een cadeaubon conform de uitvinding aanmerkelijk eenvoudiger te realiseren dan voren omschreven bestaande procedure voor CD-bonnen, wat aan de hand van figuur 1 zal worden toegelicht. Het gehele stelsel is gebaseerd op een cadeaubon die volgens de uitvinding
 5 een kaartvormig lichaam 2, omvat voorzien van een geschikte opdruk met daarin c.q. daarop een geïntegreerde schakeling. De geïntegreerde schakeling omvat een elektronisch uitleesbaar en programeerbaar geheugen, bestemd om daarin verlangde tegenwaarde van de kaart althans tijdelijk op te slaan op een wijze die compatibel is met een bestaand elektronisch betalingssysteem.

10

Een uitgiftepunt 1 heeft ongeladen cadeaukaarten in zijn bezit, waardoor onder meer de gevoeligheid voor diefstal nihil is. Dit uitgiftepunt 1 kan specifiek als zodanig worden opgericht maar tevens kunnen aangesloten ondernemingen/winkels als zodanig fungeren.

15

Wanneer een consument om een cadeaukaart vraagt, wordt een kaart 2 voor het verlangde bedrag \$1 geladen en verkocht. Daarbij kan de keuze worden beperkt tot gangbare bedragen in de vorm van een geheel veelvoud van 25 gulden, maar op zichzelf eventueel ook daarvan worden afgeweken. Het opladen gebeurt met behulp van daartoe
 20 bestemde apparatuur bij het uitgiftepunt 1. Behalve contant kan tevens elektronisch worden afgerekend; de uitgegeven cadeaukaart is immers compatibel met een bestaand systeem voor elektronisch betalingsverkeer. In een bijzondere uitvoeringsvorm omvat de geïntegreerde schakeling van de kaart 2 middelen om door tussenkomst van geschikte randapparatuur samen te werken met een tweede kaartvormig lichaam met een
 25 elektronisch geheugen waarin een zekere valutaire waarde is geladen om daarvan de betreffende waarde af te boeken. Een dergelijke tweede kaart wordt bijvoorbeeld gevormd door een zogenoemde 'chip-knip': een elektronische portemonnaie die door de gezamenlijke banken wordt uitgegeven en die tevoren tot een bepaald bedrag is geladen.

30

Het bedrag \$1 van de cadeaukaart 2 wordt ten laste van een rekening van het uitgiftepunt geboekt op een centrale bankrekening 3, hetgeen zich volledig

geautomatiseerd op elektronische wijze voltrekt. Desgewenst kan ook in plaats daarvan een chip-knip van het uitgiftepunt 1 voor het betreffende bedrag \$1 worden belast.

De consument kan nu de zojuist verworven, geladen cadeaukaart 2 weggeven als
 5 cadeau. Degene die van hem de cadeaukaart 2 ontvangt, kan deze besteden voor het
 daarop aangegeven doel. Dit kan zijn een geluidsdrager in het geval van een CD/platen-
 bon, een hotelovernachting bij een hotelbon, een diner bij een dinerbon et cetera. Steeds
 wordt de kaart besteed bij een desbetreffende aangesloten onderneming naar keuze voor
 een specifiek goed respectievelijke specifieke dienst. Het aangegeven doel kan echter
 10 ook een specifieke plaats betreffen, bijvoorbeeld een bepaald warenhuis, winkelcentrum
 of bepaalde winkeliersorganisatie, in welk geval de af te nemen dienst of goed in het
 algemeen vrij kiesbaar is.

In tegenstelling tot bij conventionele geschenkbonnen, is de ontvanger van een
 15 cadeaukaart volgens de uitvinding vrij in de keuze van het te besteden bedrag. Zo kan
 hij bij een bepaalde onderneming 4 de cadeaukaart aanwenden voor een besteding \$2.
 Deze besteding wordt op elektronische wijze van het actuele saldo van de cadeaukaart 2
 afgeboekt, zodat daarop een nog besteedbaar restantbedrag \$3 resteert. Dit bedrag kan in
 dezelfde onderneming maar ook in een ander worden uitgegeven. Na of eventueel
 20 tijdens/door de transactie wordt het bestede bedrag \$2 op elektronische wijze
 gedeclareerd bij de centrale bankrekening 3 en onder aftrek van een gering bedrag aan
 verwerkingskosten op een door de onderneming 4 gehouden rekening bijgeschreven.
 Overigens kunnen de hiervoor omschreven mutaties van de centrale bankrekening 3 ook
 op niet-elektronische wijze schriftelijk worden uitgevoerd, gebruikmaken van gangbare
 25 incassoprocedures. De verwerkingstijd zal in dat geval echter langer zijn. Afgezien van
 deze soort van al of niet elektronische transacties vergt het cadeaubonnenstelsel volgens
 de uitvinding in beginsel geen administratie, wat een belangrijke kostenbesparing ten
 opzichte van een conventionele cadeaubonnenstelsel oplevert.

30 Hoewel de cadeaubon volgens de uitvinding in beginsel hogere produktiekosten kent
 dan de conventionele cadeaubon van papier, is hij niettemin ook in dit opzicht

kostenbesparend doordat een gebruikte cadeaukaart volgens de uitvinding, in tegenstelling tot zijn conventionele tegenhanger, geschikt is voor hergebruik. Hiertoe wordt de kaart 2 bij een restantsaldo \$3 onder een bepaald bedrag ingenomen onder verrekening van dit restant \$3 en vervolgens voor hergebruik aan het uitgiftepunt 1

5 beschikbaar gesteld. Bovendien kan de fysieke voorraad aan cadeaukaarten volgens de uitvinding worden beperkt doordat iedere kaart voor het gehele gamma aan tegenwaarden geschikt is en dus niet voor iedere tegenwaarde een verzameling kaarten behoeft te worden aangehouden.

10 Hoewel de uitvinding hiervoor aan de hand van een specifiek uitvoeringsvoorbeeld nader is omschreven en toegelicht, zal het een ieder duidelijk zijn dat de uitvinding geenszins tot het gegeven voorbeeld is beperkt. Integendeel opent de uitvinding een breed scala van toepassingsmogelijkheden en dito uitvoerings- c.q. verschijningsvormen die alle binnen het kader van de uitvinding door een gemiddelde vakman kunnen

15 worden uitgewerkt zonder van hem een inventieve bijdrage te vergen. Zo kan de cadeauchip-kaart volgens de uitvinding bijvoorbeeld ook in geladen vorm worden verhandeld en is de kaart, mede dankzij de geringere daaraan verbonden kosten, breder inzetbaar dan de gebieden waar tot nog toe onderwerp van een cadeaubonnenstelsel waren. Hierbij kan worden gedacht aan het schier onbeperkte gebied van detailhandel,

20 in het bijzonder bouwmarkten en Doe-Het-Zelfzaken, speelgoedzaken, tuincentra, en de reeds eerder gerefereerde warenhuizen, platenzaken en boekhandels, maar ook aan vervoersbedrijven, in het bijzonder taxibedrijven en vliegtuigmaatschappijen, alsmede theaters, bioscopen, sportstadions, hotels, restaurants en andere horeca-gelegenheden.

25 Steeds verschaft de uitvinding zowel aan de consument als aan de ondernemer belangrijke voordelen door dat de cadeaukaart steeds voor een willekeurig bedrag kan worden besteed respectievelijk daaraan geen omslachtige declaratieprocedures en kosten zijn verbonden en verrekening vrijwel direct plaatsvindt.

30 In het geval van een besteding voor evenementen zoals een popfestival, theatervoorstelling, sportwedstrijd en dergelijke kan de cadeaukaart conform de

uitvinding overigens nog worden aangevuld met een betreffende reservering. Hiertoe wordt, wederom bij voorkeur op elektronische wijze, contact gezocht met het betreffende boekingskantoor en het verschuldigde bedrag van de cadeaukaart afgeboekt en de verworven reservering in het geheugen van de kaart geplaatst. De gebruiker kan
5 daarbij zelf de door hem gewenste plaatsen ingeven, indien en voorzover die nog vrij zijn. De kaart verschaft aldus tevens een toegangsbiljet voor het betreffende evenement. Bij besloten evenementen dient bij de reservering tevens een lidmaatschapskaart, bijvoorbeeld een seizoen/clubkaart bij voetbalwedstrijden te worden ingevoerd c.q. getoond, alvorens de reservering kan worden uitgevoerd. Een dergelijke
10 reserveringsprocedure kan overigens ook buiten het kader van een cadeaubonnenstelsel worden gevoerd, gebruikmakend van een eigen chip-card met een valutaire tegenwaarde zoals bijvoorbeeld de reeds eerder genoemde chip-knip.

Conclusies:

1. Cadeaubon vertegenwoordigende een zekere tegenwaarde inwisselbaar tegen een goed naar keuze omvattende een handzaam lichaam voorzien van een geschikte opdruk met het kenmerk dat de cadeaubon een kaartvormig lichaam omvat met een geïntegreerde schakeling omvat, omvattende een elektronisch uitleesbaar en programmeerbaar geheugen, bestemd om daarin voornoemde tegenwaarde althans tijdelijk op te slaan op een wijze die compatibel is met een bestaand elektronisch betalingssysteem.

2. Cadeaubon volgens conclusie 1 met het kenmerk dat de geïntegreerde schakeling middelen omvat om door tussenkomst van geschikte randapparatuur samen te werken met een tweede kaartvormig lichaam met een elektronisch geheugen waarin een zekere valutarische waarde is geladen om daarvan de betreffende waarde af te boeken.

Uittreksel:

Cadeaubon.

- 5 Een cadeaubon omvat een kaartvormig handzaam lichaam met een geschikte opdruk en vertegenwoordigend een zekere tegenwaarde die inwisselbaar is tegen een goed naar keuze. Het lichaam omvat een geïntegreerde schakeling met een elektronisch uitleesbaar en programmeerbaar geheugen, bestemd om daarin voornoemde tegenwaarde althans
- 10 tijdelijk op te slaan op een wijze die compatibel is met een bestaand elektronisch betalingssysteem.

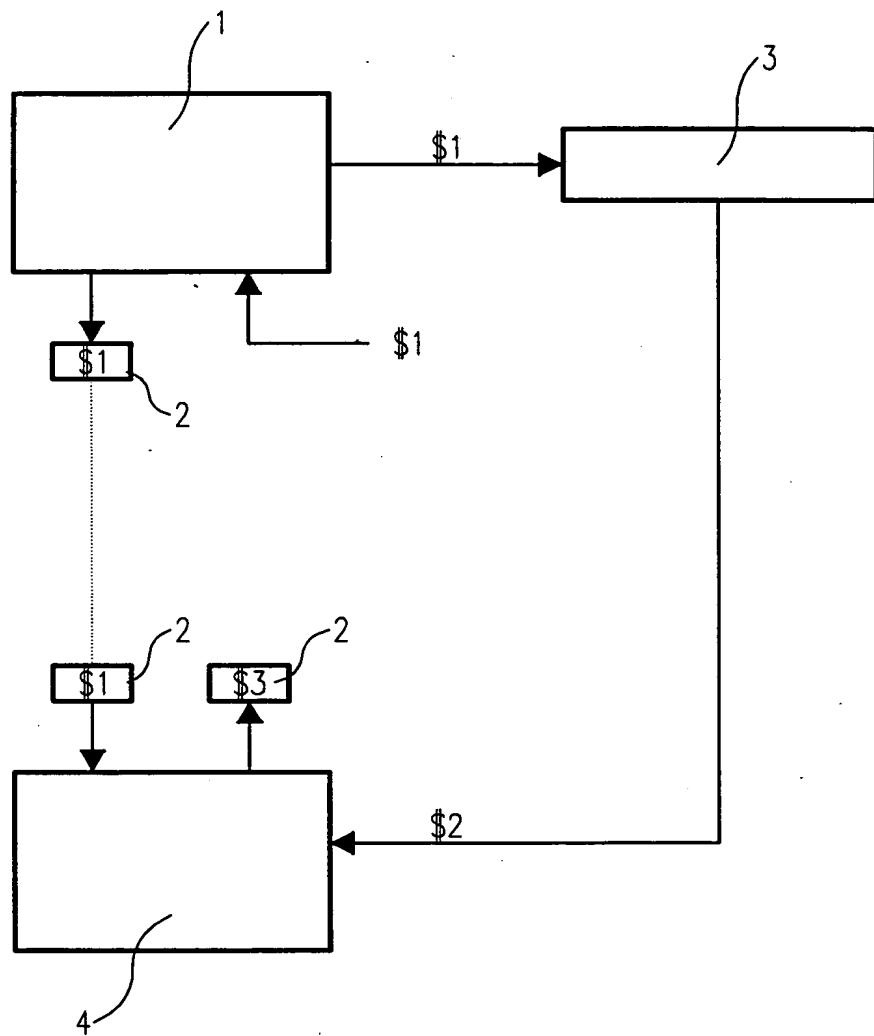


Fig.1

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 96.941 WO	FOR FURTHER ACTION <small>see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.</small>	
International application No. PCT/NL 97/ 00469	International filing date (day/month/year) 15/08/1997	(Earliest) Priority Date (day/month/year) 16/08/1996
Applicant CHIPTEC INTERNATIONAL LTD. et al.		

This International Search Report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This International Search Report consists of a total of 4 sheets.

☒ It is also accompanied by a copy of each prior art document cited in this report.

1. ☐ **Certain claims were found unsearchable** (see Box I).

2. ☐ **Unity of invention is lacking** (see Box II).

3. ☐ The international application contains disclosure of a **nucleotide and/or amino acid sequence listing** and the international search was carried out on the basis of the sequence listing

☐ filed with the international application.
☐ furnished by the applicant separately from the international application,
 ☐ but not accompanied by a statement to the effect that it did not include matter going beyond the disclosure in the international application as filed.

☐ Transcribed by this Authority

4. With regard to the **title**, ☒ the text is approved as submitted by the applicant
 ☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

☐ the text is approved as submitted by the applicant
☒ the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this International Search Report, submit comments to this Authority.

6. The figure of the **drawings** to be published with the abstract is:

Figure No. 1 ☐ as suggested by the applicant. ☐ None of the figures.
☒ because the applicant failed to suggest a figure.
☐ because this figure better characterizes the invention.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/NL 97/00469

Box III TEXT OF THE ABSTRACT (Continuation of it m 5 of the first sheet)

A gift token has a card-like handy body member with an appropriate imprint and representing a certain exchange-value which is exchangeable for a chosen good. The body member includes an integrated circuit with an electronically readable and programmable memory, intended for the storage (at least temporarily) of the above-mentioned exchange-value, in a way which is compatible with an existing electronic payment system.

INTERNATIONAL SEARCH REPORT

International Application No

PCT/NL 97/00469

A. CLASSIFICATION OF SUBJECT MATTER

IPC 6 G07F7/08 G07F7/02

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07G G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 440 108 A (TRAN DICH C ET AL) 8 August 1995 see abstract; claims; figures 1,2,8,10,12 ---	1,2
X	PATENT ABSTRACTS OF JAPAN vol. 096, no. 009, 30 September 1996 & JP 08 115454 A (SANDENSHI KOGYO KK), 7 May 1996, see abstract ---	1
X	US 5 352 876 A (WATANABE MASAKATSU ET AL) 4 October 1994 see the whole document ---	1
A	DE 295 12 208 U (MARK & SELLER DI FERRACINI RIT) 26 October 1995 see page 7, line 5 - page 10, line 9; claims 1-4,9; figure 1 --- -/--	1

☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

° Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier document but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

"&" document member of the same patent family

Date of the actual completion of the international search

27 November 1997

Date of mailing of the international search report

08/12/1997

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax: (+31-70) 340-3016

Authorized officer

Guivol, 0

INTERNATIONAL SEARCH REPORT

International Application No

PCT/NL 97/00469

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	EP 0 406 841 A (SEIKO INSTR INC ;INT CARD SYSTEM INC (JP)) 9 January 1991 see abstract; figures 1-5,7,8 ----	1
A	FR 2 605 770 A (CGA HBS) 29 April 1988 see abstract; claims 1-5; figure 1 see page 2, line 11 - line 27 ----	1
A	GB 2 067 467 A (BEAUMONT D E) 30 July 1981 see the whole document ----	1
A	WO 91 18373 A (BILGREY SAMSON & CO LTD) 28 November 1991 ----	
A	WO 92 15968 A (GIFT CERTIFICATE CENTER INC) 17 September 1992 -----	

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/NL 97/00469

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 5440108 A	08-08-95	NONE	
US 5352876 A	04-10-94	JP 4209085 A	30-07-92
DE 29512208 U	26-10-95	IT 1273674 B FR 2722899 A	09-07-97 26-01-96
EP 0406841 A	09-01-91	JP 3037786 A	19-02-91
FR 2605770 A	29-04-88	NONE	
GB 2067467 A	30-07-81	NONE	
WO 9118373 A	28-11-91	AU 7881091 A	10-12-91
WO 9215968 A	17-09-92	US 5243174 A AU 649934 B AU 1577492 A CA 2100459 A EP 0574529 A JP 6505582 T MX 9200913 A US 5500514 A US 5652421 A	07-09-93 02-06-94 06-10-92 06-09-92 22-12-93 23-06-94 01-11-93 19-03-96 29-07-97

HOTS

09/242357

300 Rec'd PCT/PTO 16 FEB 1999

PCT/NL97/00469

WO 98/13794

Replaced By
Article 34

Gift Token

The present invention concerns a gift token representing a certain countervalue which can be exchanged for an optional product, comprising a manageable body provided with an appropriate print.

Nowadays, gift tokens of a kind referred to in the preamble, are common property and with these, two categories can be distinguished. The first category of known gift tokens is issued by certain branch organisations and can be exchanged specifically for a certain kind of product. For example, the well-known book tokens, record/CD tokens and dinner cheques, which can only be exchanged for respectively books, sound recording media or dinners at a restaurant of your choice. In addition to this, gift tokens are also issued by stores, shopping centres or organisations for the self-employed with which the gift token can be exchanged for any product from the store, shopping centre respectively the organisations for the self-employed.

In all cases, an often quite laborious and administratively costly procedure is common to steer the issuing, exchanging and cashing of the circulating gift tokens in the right direction. For this purpose, almost always considerable administrative costs for cashing the token are charged. Thus, in the Netherlands for years the *Nationale Vereniging van Geluidsdragende Detailisten (NVGD*, national association of sound recording retail traders) has issued so-called CD tokens, which can be exchanged for sound recording media at businesses affiliated to this branch organisation. Each affiliated business is able to order such tokens with the NVGD. The NVGD sends the token to a management/storage office, usually a bank, where the shopkeeper may purchase the tokens. Subsequently, the tokens are circulated by the shopkeeper at the purchase price, in the course of which nothing has been earned yet then. When spending the indicated countervalue, the token is collected and subsequently charged from the NVGD by the collecting shopkeeper. Subsequently, the NVGD pays the indicated countervalue of the token in due course, after deducting the above-mentioned administrative costs and destroys the used gift token. After this, the countervalue claim is submitted to the management office, while the management office deducts the administrative costs incurred by them. This procedure is not only laborious and time-consuming but also, as

WO 98/13794

PCT/NL97/00469

-2-

a result, the shopkeeper will be less inclined to accept the gift token in case the spending value is lower than the countervalue of the token.

5 The present invention aims, among others, at providing the kind of token referred to in the preamble, not, or at least to a considerable lesser degree, having these drawbacks.

10 In order to realise the intended aim, a gift token according to the present invention is characterised in that the body comprises an integrated circuit, comprising an electronic memory which can be read out and programmed, intended, at least temporarily, to store the above-mentioned countervalue on it, in a way compatible with an existing electronic payment system. Because the countervalue of such a card is stored in an electronic memory in a way compatible with an existing electronic payment system, the card can be used without any problem, in principle for any random spending, while the amount is simply debited from the balance of the card with the integrated circuit and credited to 15 the bank account of the shopkeeper. The costs charged for making use of the electronic payment system are negligible, or at least relatively low, compared to the administrative costs which were thus far charged for conventional gift tokens. After spending, the card balance is available for another purchase.

20 In the following embodiment, the use of a gift card according to the invention will be explained in more detail and the corresponding advantages will be explained. A corresponding drawing will be referred to in which:

Figure 1 shows a schematic view of a gift token system making use of an embodiment of the gift token according to the invention.

25 As referred to above, the drawing is purely schematic. Corresponding parts in the figures are indicated with the same reference number.

30 With the gift token according to the invention, the administrative procedure for issuing the gift tokens is considerably easier to realise than the above-mentioned existing procedure for CD tokens, which will be explained on the basis of figure 1. The entire system is based on a gift token according to the invention comprising a card-shaped body 2, provided with an appropriate print containing an integrated circuit in it or on it.

WO 98/13794

PCT/NL97/00469

-3-

The integrated circuit comprises an electronic memory which can be read out and programmed, intended to store, at least temporarily, the desired countervalue on it, in a way compatible with an existing electronic payment system.

5 An issue point 1 has unloaded gift cards at its disposal, as a result of which it is hardly sensitive to, among others, theft. This issue point 1 may be arranged specifically as such, however, affiliated companies/shops may also function as such.

10 If a consumer asks for a gift card, card 2 is loaded for the desired amount \$ 1.- and sold. With this, the options may be limited to accepted amounts formed by an entire multiple of NLG 25.-, however, in itself this may also differ, if necessary. Loading is realised by means of the appropriate equipment at the issue point 1. In addition to cash payment, settlement may also be realised electronically, for the issued gift card is compatible with an existing system for electronic payment transactions. In a special embodiment, the
15 integrated circuit of card 2 comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body containing an electronic memory with a certain loaded currency value in order to debit the value concerned from it. Such a second card comprises, for example, a so-called *chip-knip*: an electronic purse which is issued by joint banks and which is loaded to a certain amount in advance.

20

The amount \$ 1 of gift card 2 is charged to an account of the issue point credited to a central bank account 3, which is realised fully automatically. If so desired, a *chip-knip* from issue point 1 may be debited for the amount \$ 1.- concerned instead.

25

The consumer is now able to give away the just acquired, loaded gift card 2 as a gift. The person receiving gift card 2 from him, may spend it on the purpose indicated on the card. This may be a sound recording medium in case of a CD/record token, a stay in a hotel in case of a hotel token, a dinner in case of a dinner token, etc. Again and again, the card is spent at a desired corresponding affiliated company for a specific product
30 respectively specific service. The indicated purpose may, however, also concern a specific place, e.g. a certain department store, shopping centre or shopkeepers' organisation, in which case the purchased service or product is generally optional.

WO 98/13794

PCT/NL97/00469

-4-

Contrary to the conventional gift tokens, the gift card receiver according to the invention is free to choose the amount to spend. Thus, he/she is able to use the gift card for a spending \$ 2 with a certain company 4. This spending is debited in an electronic way from the current balance of gift card 2, in such a way that the disposable balance \$ 3 remains. This amount may be spent with the same company, however, it may also be spent with another company. After or if necessary, during/as a result of the transaction, the amount spent \$ 2 is debited from the central bank account 3 electronically, and after deducting a small amount for processing costs, which is credited to an account kept by company 4. The above-mentioned mutations of the central bank account 3 may, for that matter, also be executed non-electronically in writing, using acceptable collection procedures. However, the processing time will be longer in that case. Apart from these kind of transactions, whether or not electronic, in principle, the gift token system according to the invention does not require administration, which results in substantial costs savings compared to a conventional gift token system.

Although in principle, the gift token according to the invention entails higher production costs compared to the conventional paper gift token, it is, however, also cost-saving in this respect, since a used gift card according to the invention, contrary to its conventional counterpart, is suitable for recycling. To this end, card 2 with a remaining balance \$ 3 is collected below a certain amount, after settlement of this remainder \$ 3, and subsequently put at the disposal of issue point 1 for recycling purposes. In addition, the physical stock of gift cards according to the invention may be limited, since every card is suitable for the entire gamut of countervalues and it is therefore not required to keep a collection of cards for every countervalue.

Although the invention has been explained and described in more detail above by means of a specific embodiment, it may be obvious to any person that the invention is in no way limited to the given example. On the contrary, the invention offers a broad range of application options and ditto embodiment or appearance forms which can all be applied within the framework of the invention by the average craftsman, without requiring an inventive contribution from him. Thus, the gift chip card according to the invention may, for example, also be marketed in a loaded design and the card, partly because of

WO 98/13794

PCT/NL97/00469

-5-

the fact that the costs incurred are lower, is more versatile than the fields for which a gift token system has been applied thus far. These may involve the nearly unlimited field of retail trade, especially builder's merchants and do-it-yourself stores, toy stores, garden centres and the department stores referred to earlier, record shops and book shops, also including, however, transport companies and especially taxi and aircraft companies, as well as theatres, cinemas, sports stadiums, hotels, restaurants and other hotel and restaurant facilities.

Time after time, the invention provides both the consumer and the entrepreneur with significant advantages due to the fact that any random amount can be spent by means of the gift card respectively no laborious charge procedures and costs are involved and settlement takes place almost immediately.

In case of a spending for events, e.g. pop festivals, theatre performances, sports games, etc., the gift card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the gift card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a gift token system, making use of your own chip-card with a currency countervalue, e.g. the above-mentioned *chip-knip*.

WO 98/13794

PCT/NL97/00469

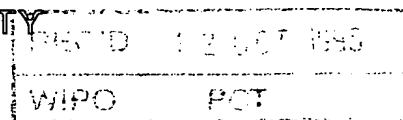
-6-

Claims:

1. Gift token representing a certain countervalue which can be exchanged for an optional product comprising a manageable body provided with a suitable print,
5 characterised in that the gift token comprises a card-shaped body with an integrated circuit, comprising a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned countervalue on it, in a way compatible with an existing electronic payment system.
- 10 2. Gift token according to claim 1, characterised in that the integrated circuit comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body with an electronic memory, in which a certain currency value is loaded in order to debit the value concerned.

PATENT COOPERATION TREATY

PCT



INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)



Applicant's or agent's file reference 96.941 WO	FOR FURTHER ACTION		See Notification of Transmittal of International Preliminary Examination Report (PCT/IPEA/416)
International application No. PCT/NL97/00469	International filing date (day/month/year) 15/08/1997	Priority date (day/month/year) 16/08/1996	
International Patent Classification (IPC) or national classification and IPC G07F7/08			
Applicant CHIPTEC INTERNATIONAL LTD. et al.			

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.
2. This REPORT consists of a total of 4 sheets, including this cover sheet.
 - ☒ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of 7 sheets.

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☐ Priority
- III ☐ Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

Date of submission of the demand 16/03/1998	Date of completion of this report 08. 10. 98
Name and mailing address of the IPEA/  European Patent Office D-80298 Munich Tel. (+49-89) 2399-0, Tx: 523656 epmu d Fax: (+49-89) 2399-4465	Authorized officer Kampka, A Telephone No. (+49-89) 2399-2244 

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No. PCT/NL97/00469

I. Basis of the report

1. This report has been drawn on the basis of (*substitute sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to the report since they do not contain amendments.*):

Description, pages:

1-6 as received on 20/07/1998 with letter of 16/07/1998

Claims, No.:

1,2 as received on 21/09/1998 with letter of 17/09/1998

Drawings, sheets:

1/1 as originally filed

2. The amendments have resulted in the cancellation of:

- ☐ the description, pages:
- ☐ the claims, Nos.:
- ☐ the drawings, sheets:

3. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed (Rule 70.2(c)):

4. Additional observations, if necessary:

**INTERNATIONAL PRELIMINARY
EXAMINATION REPORT**

International application No. PCT/NL97/00469

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Yes:	Claims 1 and 2
	No:	Claims
Inventive step (IS)	Yes:	Claims 1 and 2
	No:	Claims
Industrial applicability (IA)	Yes:	Claims 1 and 2
	No:	Claims

2. Citations and explanations

see separate sheet

Re Item V

Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

Reference is made to the following documents:

D1: GB-A-2.067.467

D2: DE-U-295 12 208

D3: US-A-5.440.108

D4: patent abstracts of Japan, vol. 096, no. 009, 30.09.96 & JP 08 115454

1. D1 discloses a transaction card according to the preamble of claim 1.
2. Starting from D1 the objective problem is to extend the usability of the card.
3. The card according to claim 1 is compatible with existing electronic payment systems. Additionally to the function of a conventional transaction card to pay an amount for an event (eg. theatre performance or sports event), the invention also allows to store reservation information for that event in the memory of the card.
4. Neither of the available prior art documents contains a hint to supplement a cash card with a reservation for events. Neither of the available documents renders obvious such a concept. Therefore, claims 1 and 2 meet the criteria set forth in Art. 33(1) PCT with respect to the available prior art.

Transaction card

The present invention concerns a transaction card representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising
5 a card-shaped body with an integrated circuit having a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned monetary value on it, in a way compatible with an existing electronic payment system.

10 Nowadays, gift tokens are common property and with these, two categories can be distinguished. The first category of known gift tokens is issued by certain branch organisations and can be exchanged specifically for a certain kind of product. For example, the well-known book tokens, record/CD tokens and dinner cheques, which can only be exchanged for respectively books, sound recording media or dinners at a
15 restaurant of your choice. In addition to this, gift tokens are also issued by stores, shopping centres or organisations for the self-employed with which the gift token can be exchanged for any product from the store, shopping centre respectively the organisations for the self-employed.

20 In all cases, an often quite laborious and administratively costly procedure is common to steer the issuing, exchanging and cashing of the circulating gift tokens in the right direction. For this purpose, almost always considerable administrative costs for cashing the token are charged. Thus, in the Netherlands for years the *Nationale Vereniging van Geluidsdragende Detaillisten (NVGD*, national association of sound recording retail
25 traders) has issued so-called CD tokens, which can be exchanged for sound recording media at businesses affiliated to this branch organisation. Each affiliated business is able to order such tokens with the *NVGD*. The *NVGD* sends the token to a management/storage office, usually a bank, where the shopkeeper may purchase the tokens. Subsequently, the tokens are circulated by the shopkeeper at the purchase price,
30 in the course of which nothing has been earned yet then. When spending the indicated countervalue, the token is collected and subsequently charged from the *NVGD* by the collecting shopkeeper. Subsequently, the *NVGD* pays the indicated countervalue of the token in due course, after deducting the above-mentioned administrative costs and

destroys the used gift token. After this, the countervalue claim is submitted to the management office, while the management office deducts the administrative costs incurred by them. This procedure is not only laborious and time-consuming but also, as a result, the shopkeeper will be less inclined to accept the gift token in case the spending value is lower than the countervalue of the token.

A transaction card of the kind mentioned in the opening paragraph avoids these drawbacks. Because the monetary value of such a card is stored in an electronic memory in a way compatible with an existing electronic payment system, the card can be used without any problem in principle for any random spending, while the amount is simply debited from the balance of the card with the integrated circuit and credited to the bank account of the shopkeeper. The costs charged for making use of the electronic payment system are negligible, or at least relatively low, compared to the administrative costs which were thus far charged for conventional transaction cards. After spending, the card balance is available for another purchase.

Examples of transaction cards usable for such purposes, whether based on a intelligent integrated circuit or just a magnetic strip containing monetary information, are described in UK Patent Application 2.067.467, US patent 5.440.108, German Utility Model 29512208 and Patent Abstracts of Japan, vol. 096, no. 009, 30.09.96. Although some of these cards are in fact equipped with an electronic circuit, their application is so far restricted to merely a smart replacement of a conventional gift token intended for direct spending purposes for goods and the like.

It is the aim of the present invention to extend the usability of a transaction card of the kind referred to in the opening paragraph to beyond this field of applications.

To this end a card of the type referred to in the opening paragraph is characterized in that the product or service comprises a reservation for an event, in that an amount due for said event is deductible electronically from said monetary value by means of said integrated circuit and in that reservation information may be loaded in said memory. While the card according to the invention may still be used as a transaction card for

direct purchasing purposes, it may also be used for events, e.g. pop festivals, theatre performances, sports games, etc.. The transaction card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the transaction card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a pure transaction card system, making use of your own chip-card with a monetary value, e.g. the above-mentioned *chip-knip*.

In the following embodiment, the use of a transaction card according to the invention will be explained in more detail and the corresponding advantages will be explained. A corresponding drawing will be referred to in which:

Figure 1 shows a schematic view of a transaction card system making use of an embodiment of the transaction card according to the invention.

As referred to above, the drawing is purely schematic. Corresponding parts in the figures are indicated with the same reference number.

With the transaction card according to the invention, the administrative procedure for issuing the transaction cards is considerably easier to realise than the above-mentioned existing procedure for CD tokens, which will be explained on the basis of figure 1. The entire system is based on a transaction card according to the invention comprising a card-shaped body 2, provided with an appropriate print containing an integrated circuit in it or on it. The integrated circuit comprises an electronic memory which can be read out and programmed, intended to store, at least temporarily, the desired countervalue on it, in a way compatible with an existing electronic payment system.

An issue point 1 has unloaded transaction cards at its disposal, as a result of which it is hardly sensitive to, among others, theft. This issue point 1 may be arranged specifically as such, however, affiliated companies/shops may also function as such.

5 If a consumer asks for a transaction card, card 2 is loaded for the desired amount \$ 1.- and sold. With this, the options may be limited to accepted amounts formed by an entire multiple of NLG 25.-, however, in itself this may also differ, if necessary. Loading is realised by means of the appropriate equipment at the issue point 1. In addition to cash payment, settlement may also be realised electronically, for the issued transaction card is
10 compatible with an existing system for electronic payment transactions. In a special embodiment, the integrated circuit of card 2 comprises means in order to co-operate by the medium of adequate peripheral equipment with a second card-shaped body containing an electronic memory with a certain loaded currency value in order to debit the value concerned from it. Such a second card comprises, for example, a so-called
15 *chip-knip*: an electronic purse which is issued by joint banks and which is loaded to a certain amount in advance.

The amount \$ 1 of transaction card 2 is charged to an account of the issue point credited to a central bank account 3, which is realised fully automatically. If so desired, a *chip-knip*
20 *knip* from issue point 1 may be debited for the amount \$ 1.- concerned instead.

The consumer is now able to give away the just acquired, loaded transaction card 2 as a gift. The person receiving transaction card 2 from him, may spend it on the purpose indicated on the card. This may be a sound recording medium in case of a CD/record
25 token, a stay in a hotel in case of a hotel token, a dinner in case of a dinner token, etc. Again and again, the card is spent at a desired corresponding affiliated company for a specific product respectively specific service. The indicated purpose may, however, also concern a specific place, e.g. a certain department store, shopping centre or shopkeepers' organisation, in which case the purchased service or product is generally
30 optional.

Contrary to the conventional transaction cards, the transaction card receiver according to the invention is free to choose the amount to spend. Thus, he/she is able to use the transaction card for a spending \$ 2 with a certain company 4. This spending is debited in an electronic way from the current balance of transaction card 2, in such a way that the disposable balance \$ 3 remains. This amount may be spent with the same company, however, it may also be spent with another company. After or if necessary, during/as a result of the transaction, the amount spent \$ 2 is debited from the central bank account 3 electronically, and after deducting a small amount for processing costs, which is credited to an account kept by company 4. The above-mentioned mutations of the central bank account 3 may, for that matter, also be executed non-electronically in writing, using acceptable collection procedures. However, the processing time will be longer in that case. Apart from these kind of transactions, whether or not electronic, in principle, the transaction card system according to the invention does not require administration, which results in substantial costs savings compared to a conventional transaction card system.

Although in principle, the transaction card according to the invention entails higher production costs compared to the conventional paper transaction card, it is, however, also cost-saving in this respect, since a used transaction card according to the invention, contrary to its conventional counterpart, is suitable for recycling. To this end, card 2 with a remaining balance \$ 3 is collected below a certain amount, after settlement of this remainder \$ 3, and subsequently put at the disposal of issue point 1 for recycling purposes. In addition, the physical stock of transaction cards according to the invention may be limited, since every card is suitable for the entire gamut of countervalues and it is therefore not required to keep a collection of cards for every countervalue.

Although the invention has been explained and described in more detail above by means of a specific embodiment, it may be obvious to any person that the invention is in no way limited to the given example. On the contrary, the invention offers a broad range of application options and ditto embodiment or appearance forms which can all be applied within the framework of the invention by the average craftsman, without requiring an inventive contribution from him. Thus, the gift chip card according to the invention

may, for example, also be marketed in a loaded design and the card, partly because of the fact that the costs incurred are lower, is more versatile than the fields for which a transaction card system has been applied thus far. These may involve the nearly unlimited field of retail trade, especially builder's merchants and do-it-yourself stores, toy stores, garden centres and the department stores referred to earlier, record shops and book shops, also including, however, transport companies and especially taxi and aircraft companies, as well as theatres, cinemas, sports stadiums, hotels, restaurants and other hotel and restaurant facilities.

10 Time after time, the invention provides both the consumer and the entrepreneur with significant advantages due to the fact that any random amount can be spent by means of the transaction card respectively no laborious charge procedures and costs are involved and settlement takes place almost immediately.

15 In case of a spending for events, e.g. pop festivals, theatre performances, sports games, etc., the transaction card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the transaction card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation can be executed. Such a reservation procedure may also be adopted outside the framework of a transaction card system, making use of your own chip-card with a currency countervalue, e.g. the above-mentioned *chip-knip*.

Claims:

1. Transaction card representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising a card-shaped body with an
5 integrated circuit having a memory which can be read out electronically and programmed, intended, at least temporarily, to store the above-mentioned monetary value on it, in a way compatible with an existing electronic payment system characterized in that the product or service comprises a reservation for an event, in that an amount due for said event is deductible electronically from said monetary value by
10 means of said integrated circuit and in that reservation information may be loaded in said memory.
2. Transaction according to claim 1, characterised in that the integrated circuit comprises means in order to co-operate by the medium of adequate peripheral
15 equipment with a second card-shaped body with an electronic memory, in which a certain monetary value is loaded in order to debit the value concerned.

AMENDED SHEET